(b) if so, the details thereof;

(c) whether these guidelines and norms of entitlement class during air travel are different for these officials during the official tours; and

(d) if so, the details thereof and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) As per existing norms for air travel, the travel entitlement of Additional Secretary and Joint Secretary in Central Government is as under:—

Officer	Within India	Outside India
Additional Secretary	Executive Class	Business/Club Class
Joint Secretary	Standard Class	Business/Club Class

(c) These norms of air travel entitlement are applicable during official tour.

(d) Does not arise in view of reply to (c) above.

Bank loans given to SHGs

2929. MISS MABEL REBELLO: Will the Minister of FINANCE be pleased to state:

(a) number of SHGs in the country in the year 2003-04, 2004-05 and 2005-06;

(b) number of SHGs which are totally linked to the banks during these years, year-wise;

(c) the total amount of bank loans given to the SHGs during the last three years by various banks, bank-wise and year-wise; and

(d) how many women across India are associated with SHGs and how many of them are engaged in micro credit economic activities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) to (c) The Self Help Group (SHG)

Bank Linkage Programme is being implemented by Commercial Banks, Regional Rural Banks and Co-operative Banks. The details of SHGs linked to banks under the SHG Bank linkage programme during the last three years is as under:—

Year	Total SHGs financed by banks Cumulative	
	Number	Amount (Rs. crores)
2003-04	10,79,091	3,904
2004-05	16,18,456	6,898
2005-06	22,38,565	11,397

Bank-wise details are being collected and will be laid on the Table of the House to the extent available.

(d) The majority of the members of most of the SHGs are women, who are engaged in various economic activities.

NHBs scheme for Senior Citizens

2930. SHRIMATI JAYA BACHCHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that National Housing Board is developing a new project to facilitate loans for senior citizens with no obligation to return money in their life-time, if so, the details in this regard;

(b) whether it is also a fact that the proposed scheme would pose danger singals for the dependents/prospective successors and could deprive them from inheriting the property apart from creating situations of money laundering; and

(c) what decision Government have taken on the proposed scheme of NHB?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) National Housing Bank (NHB) has reported that it has formulated a scheme called Reverse Mortgage Loan (RML) for Senior Citizens (62 years and above) who own self occupied